

**STATE OF NEW HAMPSHIRE
Banking Department
64 B Old Suncook Road
Concord, New Hampshire 03301**

Re: Guidance on
Nontraditional Mortgage Product Risks

November, 2006

ORDER OF THE BANK COMMISSIONER

It is ordered on this thirteenth day of November, 2006, that the attached Guidance on Nontraditional Mortgage Product Risks developed by the Counsel of State Bank Supervisors (CSBS) and American Association of Residential Mortgage Regulators (AARMR) is hereby adopted and shall apply to all mortgage bankers and brokers doing business in the State of New Hampshire.

So Ordered,

11/13/2006
Date

/S/
Peter C. Hildreth,
Bank Commissioner